



Benefits Department
701 North Madison Street • Stockton, CA 95202
(209) 933-7026 • Fax (209) 933-7011
Email: benefits@stocktonusd.net

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February 10, 2021

To: Stockton Unified School District Employees

From: Tammy Reynolds, Payroll Operations Manager

**DEPENDENT VERIFICATION REVIEW (DVR) WILL BE HELD FROM
FEBRUARY 22, 2021 THROUGH APRIL 30, 2021**

The Purpose of this letter is to inform you of the upcoming **Dependent Verification Review (DVR) that is set to begin February 22, 2021 through April 30, 2021**. At least once every three years, California Government Code Section 22843.1 requires your Employer to verify the eligibility of your dependent(s).

As part of SUSD's ongoing efforts to ensure our benefit plans meet the regulatory requirements of CalPERS and to help manage the cost of our plans, we are conducting a review to verify that only eligible dependents are enrolled in our health plans. As a result, **every benefits eligible SUSD employee (even if you are not currently enrolled in an SUSD health plan) will need to meet with an American Fidelity Benefit Counselor during this review period.**

We are working with American Fidelity Assurance Company to conduct the review. Over the next two months, they will meet with every benefits eligible SUSD employee and you will be required to verify dependents that are currently covered under your SUSD health plans, by providing the necessary documentation explained further on in this letter.

Meetings will be scheduled and conducted virtually online (special accommodations will be available upon request) with an American Fidelity Benefit Counselor. American Fidelity will only be viewing your documents, so we encourage that you have your supporting documents readily available so they can be viewed during your virtual appointment. **Please DO NOT send your documents to the District office.**

American Fidelity Representatives, are available to answer questions at 1-800-365-8306 ext. 1. You may also contact your SUSD Benefits Department at (209) 933-7026, or send an email to benefits@stocktonusd.net

We understand that this process may be more difficult for some employees and we will make every effort to be as flexible as possible, while still meeting the requirements of the review. Once this process is complete, SUSD will be positioned to offer the option of managing your benefits online during the next Benefits Open Enrollment period held later this year.

We thank you in advance for your cooperation in this process.

Regards,

A handwritten signature in blue ink, appearing to read 'T Reynolds', is written over a light blue horizontal line.

Tammy Reynolds
Payroll Operations Manager
Stockton Unified School District

Cc: Human Resources
Payroll Department
All Bargaining Unit Leadership

What Does This Mean for You?

Starting February 22nd virtual meetings will be scheduled with an American Fidelity Benefit Counselor to complete your Dependent Eligibility Review. This review is required even if you have opted out of health benefits with the District and don't have dependents enrolled under your current health plans. We are seeking a true and complete review of all benefits eligible employees (both full-time and part-time).

During a confidential virtual one-on-one meeting with an American Fidelity Benefit Counselor, you will be asked to provide the documents listed under the Eligibility Guidelines (pages 2-3). Please be prepared and have your supporting documents readily available for your meeting. The American Fidelity Benefit Counselor will only be viewing certain documents on behalf of the District. Please do not send or take your documents to the District Office.

Please understand that these documents are essential to confirm dependent eligibility for health and welfare coverage. It is important that we all make this effort to continue to keep the District's health records accurate and keep health care costs down.

EVEN IF YOU HAVE OPTED OUT OF BENEFITS AND ARE NOT CURRENTLY ENROLLED IN A DISTRICT SPONSORED BENEFITS PLAN, YOU ARE STILL REQUIRED TO MEET WITH AN AMERICAN FIDELITY BENEFIT COUNSELOR.

What Happens if You Do Not Meet with American Fidelity?

All District employees, including those who do not have dependent coverage, are required to meet with an American Fidelity Benefit Counselor, **no later than April 30, 2021** to verify your own record, even if you don't have health coverage currently through the District.

Failure to meet with an American Fidelity Benefit Counselor and complete your review will affect your dependent's health coverage. **If you do not comply, your dependent's benefits coverage will be terminated from the SUSD health plans effective June 30, 2021.** Please be aware that there will be no disciplinary action taken on employees for ineligible dependents, whether their coverage was purposeful or accidental.

What Can I Expect During the Review Session?

Your individual session with an American Fidelity Benefit Counselor will not take more than 30 minutes and will be much less if you don't have dependent coverage. During these **confidential** virtual sessions with an American Fidelity Benefit Counselor, you will verify your dependent's information. The purpose of this meeting is to validate your dependent's information.

How to Schedule Your Dependent Verification Review Appointment with American Fidelity?

An online schedule has been created for easy access to schedule your virtual appointment. If needed, special accommodations will be available upon request. Designated virtual appointment times will also be made available for Spanish speakers. To schedule your online appointment, please visit: www.americanfidelity.com/stocktonusd

**Should you have any questions regarding this process or need assistance in scheduling your appointment, please contact American Fidelity at
1-800-365-8306 ext. 1**

Eligibility Guidelines & Frequently Asked Questions to Assist You through the Process:

To help you identify the appropriate documentation needed for each of your covered dependents, please review the enclosed "Eligibility Guidelines" on pages 2-3. There is also a list of Frequently Asked Questions on page 4, to address any concerns you may have.

ELIGIBILITY GUIDELINES

Please review carefully to determine your dependent(s) eligibility and the appropriate documents that you will be required to present during your online appointment. The District will not be able to provide you with any previous documents submitted in the past. You will need to submit one or more documents for each dependent covered under our medical, dental, vision and/or chiropractic plans in one or more of the following dependent categories:

- **Spouse:** Government issued Marriage Certificate. *You will also be required to provide your Spouse's social security number.*

AND EITHER

1ST page of your 2019 Federal Tax Return (Form 1040) confirming dependent as your Spouse

*NOTE: Benefit Counselors will only be viewing line 1-6d of the tax return to complete your Dependent Verification Audit. Copies of your tax return will not be made or retained. Feel free to black out any financial information below the "Exemptions" section

OR

A combination of other documentation, including but not limited to: a household bill, bank/loan account statement, or insurance policy listing the name and address of the SUSD employee and the Spouse, or other documents that substantiate the existence of a current marriage. Household bills and account statements older than 60-calendar days are unacceptable.

- **Same-Sex Domestic Partner or Opposite Sex Domestic Partner:** A copy of your "Certificate of Registered Domestic Partnership" or "Marriage Certificate" that provides proof of benefit eligibility for domestic partners under the State of California, Family Code section 297. State of California guidelines web site may be found at: www.ss.ca.gov/dpregistry/index.htm. *You will also be required to provide your Domestic Partner's social security number.*

AND EITHER

1ST page of your 2019 Federal Tax Return (Form 1040) confirming your dependent as your Domestic Partner

*NOTE: Benefit Counselors will only be viewing line 1-6d of the tax return to complete your Dependent Verification Audit. Copies of your tax return will not be made or retained. Feel free to black out any financial information below the "Exemptions" section

OR

A combination of other documentation, including but not limited to: a household bill, bank/loan account statement, or insurance policy listing the name and address of the SUSD employee and the Domestic Partner, or other documents that substantiate the existence of a current marriage or domestic partnership. Household bills and account statements older than 60-calendar days are unacceptable.

- **Birth Child:** Birth Certificate. (Only original Birth Certificate with state embossed seal or certified copy of original birth certificate will be accepted). Hospital certificates are only acceptable if the child is under the age of 6 months. *You will also be required to provide your child's social security number.*
- **Stepchild(ren):** Birth Certificate. (Only the original birth certificate with state embossed seal or certified copy of original birth certificate will be accepted) that lists the employee's current Spouse as the parent of the stepchild(ren). *You will also be required to provide your stepchild's social security number*

- **Adopted, Foster, Legal Guardianship or Grandchildren:** Birth Certificate **and** court document showing legal responsibility for the child(ren). (Only the original with state embossed seal or certified copy of original birth certificate will be accepted). ***You will also be required to provide your dependent's social security number.***
- **Disabled Dependent age 19 or older:** Birth Certificate. (Only original Birth Certificate with state embossed seal **or** certified copy of original birth certificate will be accepted). ***You will also be required to provide your child's social security number.***

NOTE: CalPERS will send notification to you directly when you are required to submit an updated Disabled Dependent Questionnaire and Medical Report for re-certification of your dependent's disability.

We understand that some employees may not have the certified copy of their dependent child's birth certificate. The following web sites can help you obtain the documents you need for this review. **Order today, as it could take about 4-6 weeks to process your request with the agency and receive the requested document(s).**

www.usbirthcertificate.net

www.dhs.ca.gov/hisp/chs/OVR/birthordercert.htm

www.vitalchek.com

www.ss.ca.gov/dpregistry/index.htm

FREQUENTLY ASKED QUESTIONS

Do I need to personally meet with an American Fidelity Benefit Counselor?

Yes. The review must be completed by the employee. The employee must show proof of eligibility and personally sign the dependent review form.

Am I required to meet with the Benefit Counselor even though I don't currently have dependents?

Yes. We are seeking a true and complete review. Although you are enrolled with single coverage, we still need to account for and verify your record. Some of you may assume that you no longer have dependents listed under your health plans; during the review, you may find that those dependents were never removed. This will be an opportunity for you to correct any discrepancies in our records.

How do I schedule an appointment?

Please visit www.americanfidelity.com/StocktonUSD to schedule your online virtual appointment, or call American Fidelity at 1-800-365-8306 ext. 1 for assistance.

Can I meet with the District's Benefits Office or Human Resources instead of an American Fidelity Benefit Counselor?

No. The District's Benefit and HR staff cannot meet with you for this purpose, nor provide you with any previous documents submitted to them in the past. You must schedule an appointment with an American Fidelity Benefit Counselor.

What if I refuse to meet with a Benefit Counselor?

All employees who are currently enrolled in District medical, dental, vision and/or chiropractic benefit plans and those who opt out of medical, **MUST** make an appointment to meet with an American Fidelity Benefit Counselor, even if you don't have any covered dependents. If you fail to provide proof of your dependent's eligibility, your dependents will be terminated from benefits coverage effective **June 30, 2021**. COBRA continuation coverage may not be available to a dependent who was terminated if that dependent is not a valid dependent under the Plan rules.

Are these mandatory meetings with American Fidelity Benefit Counselors an invasion of privacy?

No. American Fidelity is subject to HIPAA Privacy Regulations and may not use or disclose any employee information for any purpose other than this review. Further, American Fidelity will not retain copies or originals of Dependent Eligibility Review.

What happens if I do not complete the review by the due date?

Benefits coverage for your dependents will be terminated from SUSD benefit plans effective **June 30, 2021**. For this reason, you should not delay in meeting with American Fidelity to complete your dependent eligibility review.

Will I be able to make changes to my medical/dental or vision plans during this meeting?

No. This is not an open enrollment opportunity. You will have an opportunity to make changes to your health plans during the normal annual open enrollment period that will be held in the Fall of 2021.

We just completed a Dependent Verification Review a few years ago, why are we doing this again?

CalPERS requires that dependent eligibility reviews be completed every 3-5 years to maintain records. In addition to verifying your records, AF will be showing you how to enroll in benefits and use their online platform so that when the next Open Enrollment occurs, you will have the opportunity to complete your enrollment online. AF will still be available to assist you with the process; however, we're aiming to move to a "Positive" enrollment where employees will confirm their benefits online annually.